

Indiana's Uninsured: Preliminary Survey Results

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Timothy Beebe, Ph.D.

**University of Minnesota
Division of Health Services Research and Policy
School of Public Health**

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Overview of Session

- **Overview of Indiana survey methodology**
- **Preliminary results**
- **Questions not answered by the survey**
- **Next steps**

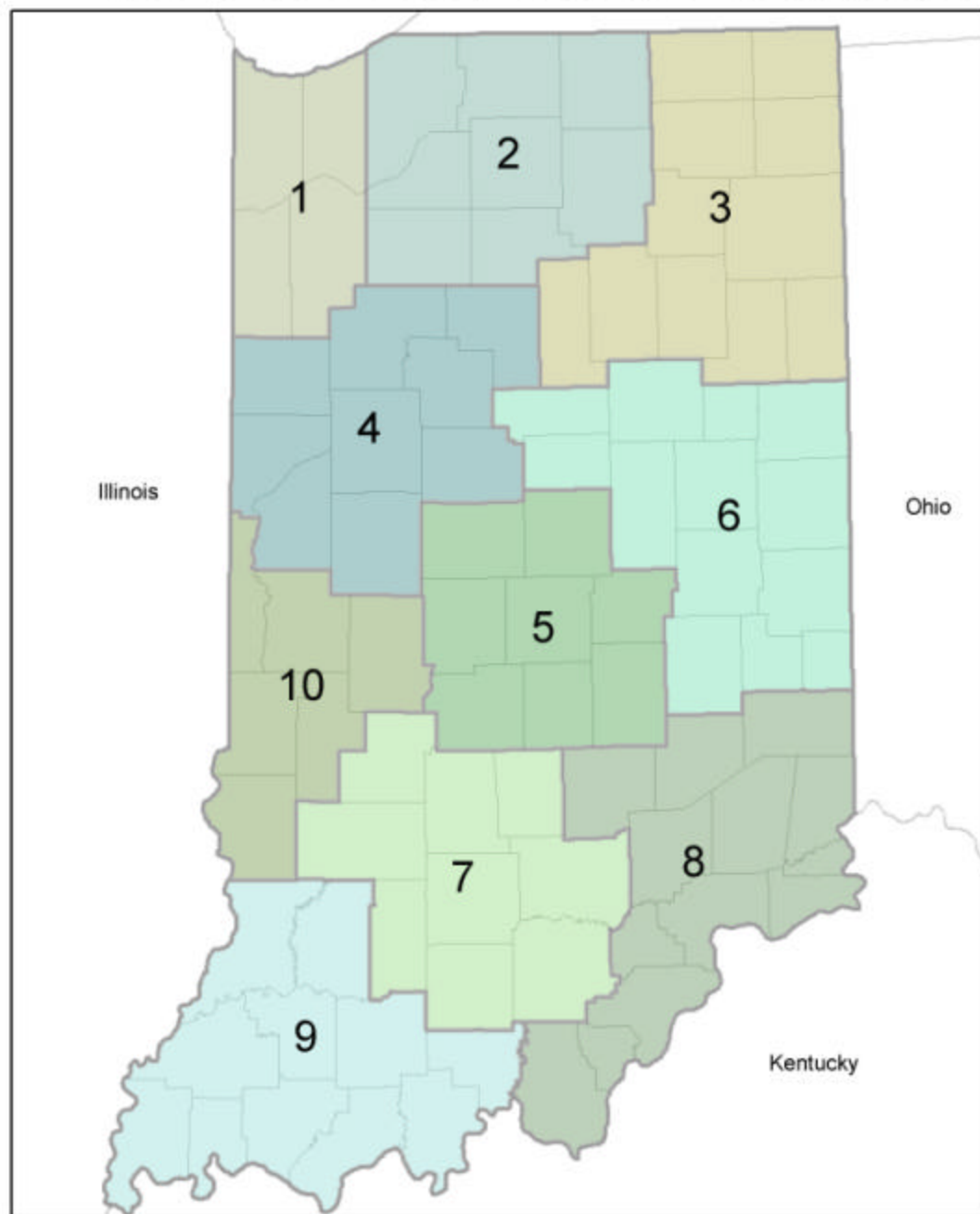
Survey Methodology: Instrument

- **Indiana survey based on Coordinated State Coverage Survey (CSCS)**
- **CSCS designed to capture:**
 - Overall level of uninsurance in the state
 - Characteristics of the uninsured
 - Additional questions of policy interest
- **Indiana added some items**
 - Disability
 - Chronic conditions (asthma, diabetes, heart disease)

Survey Methodology: Sampling

- **Indiana counties allocated to 10 geographic strata (groups)**
- **Increased sample size for Hispanic and African -American populations**
- **Design yielded a total of 10,030 completes**

The Ten County Groups of Indiana



Review of Preliminary Results

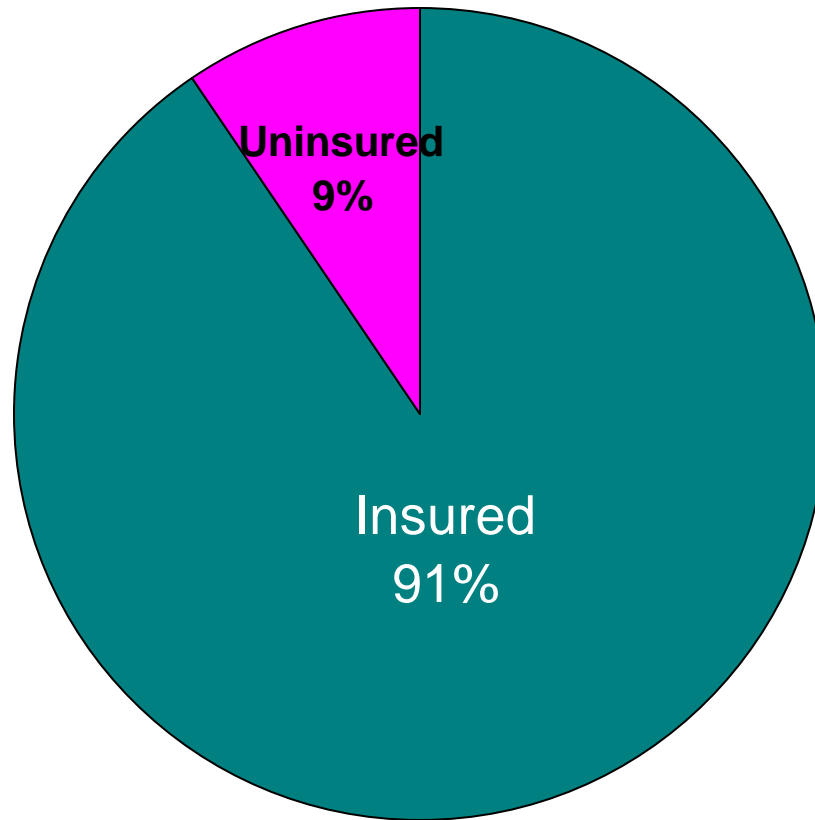
- Health insurance coverage in Indiana
- Data collected on characteristics of uninsured
 - Demographic characteristics
 - Geographic distribution
 - Employment status
- Potential sources of coverage
- Use of medical services among the uninsured
- Potentially important sub-groupings
- Questions not answered by survey

Review of Preliminary Results

- *Results are PRELIMINARY*
- Data are unweighted
 - Haven't corrected for disproportionate sampling
 - Haven't corrected for multiple people in HH
 - Haven't corrected for multiple phone lines in HH
 - Haven't made telephone interruption adjustment
- Estimates may change
- Imputation of missing data has not yet been done
- *Results should be interpreted with caution and not disseminated widely!*

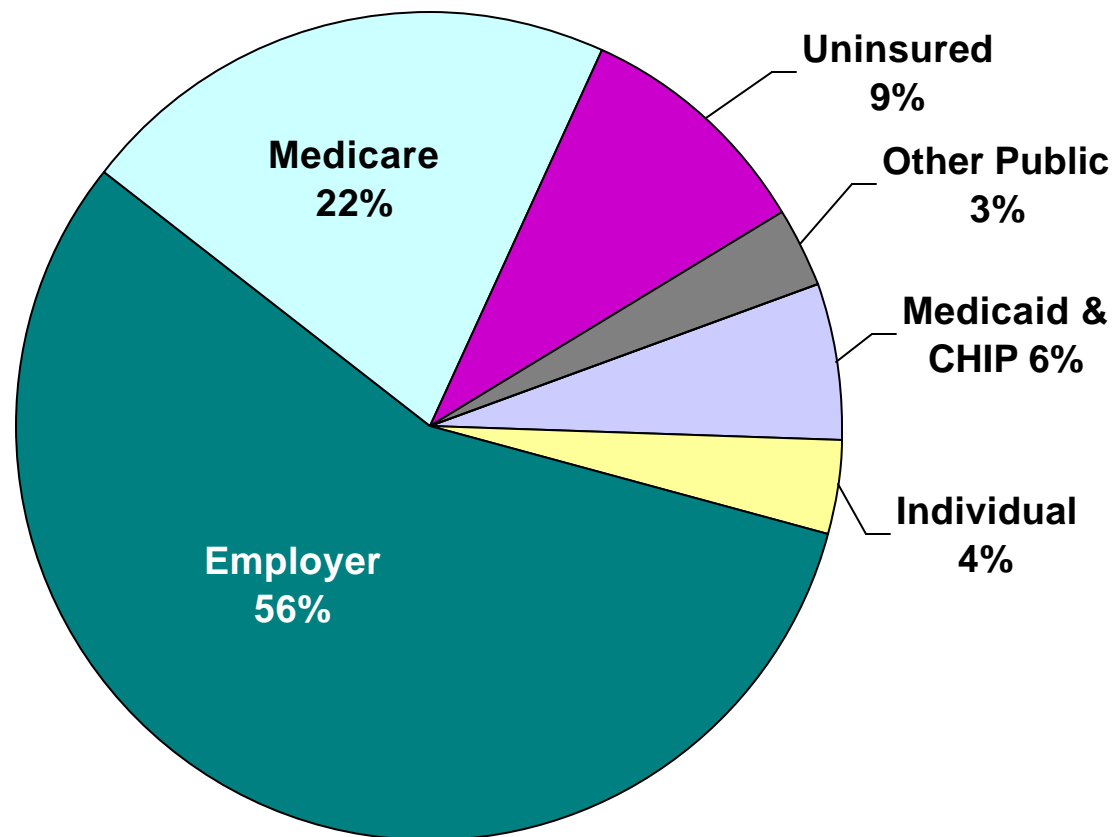
Insurance Coverage in Indiana

Preliminary May 7, 2003



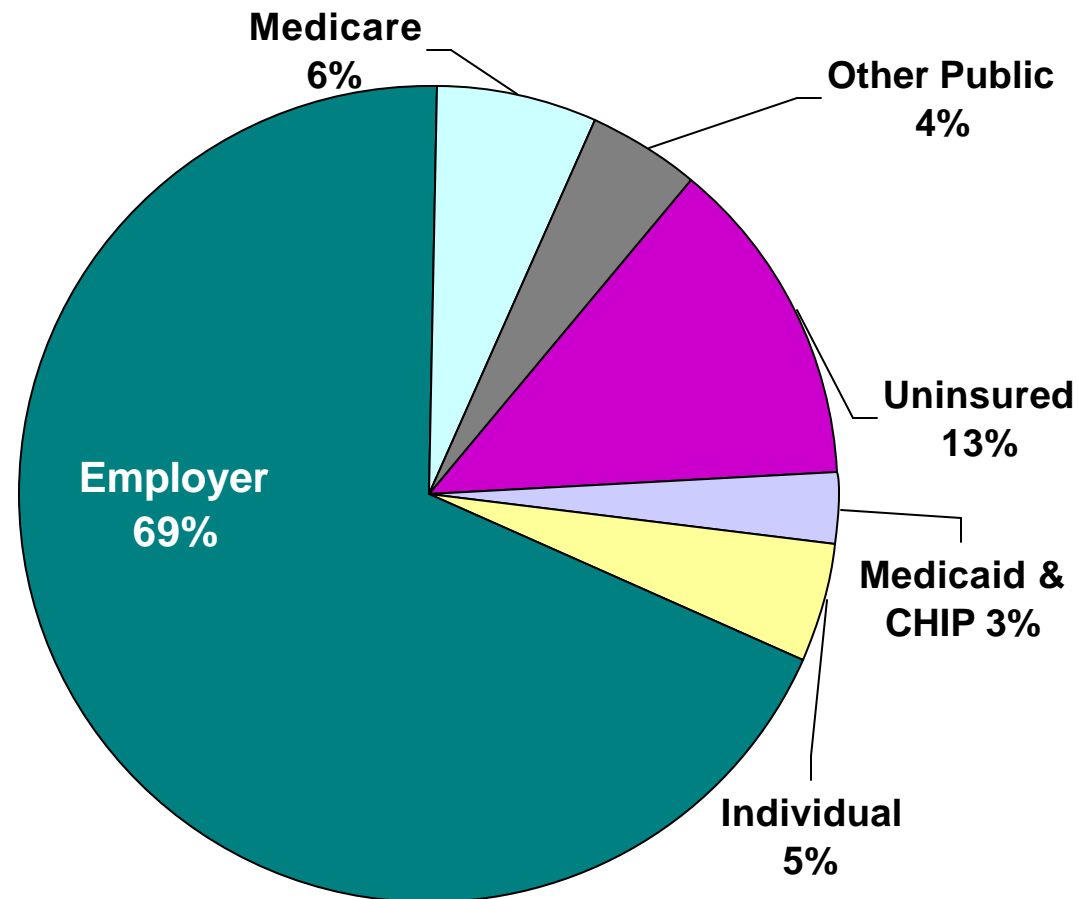
Insurance Coverage in Indiana by Type

Preliminary May 7, 2003



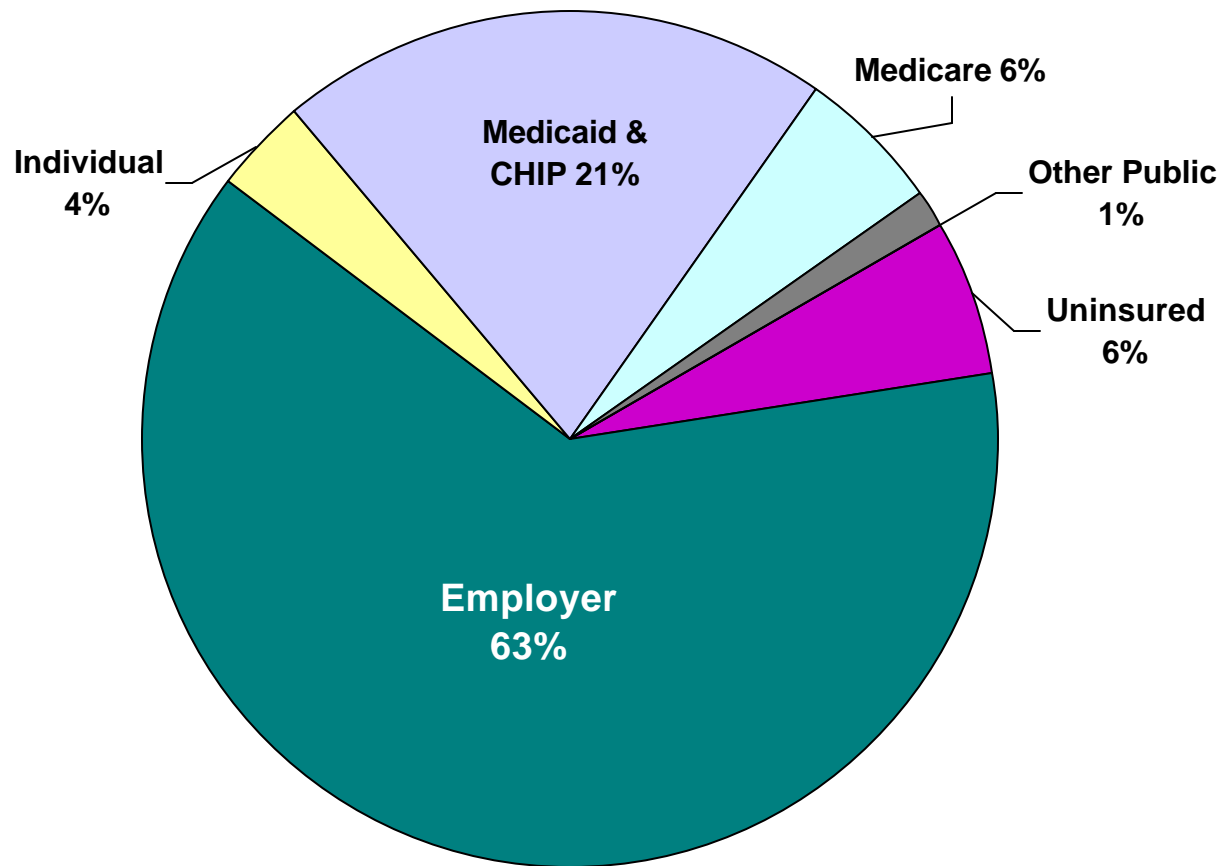
Insurance Coverage in Indiana by Type: Adults (19-64 Years Old)

Preliminary May 7, 2003



Insurance Coverage in Indiana by Type: Kids (0-18 Years Old)

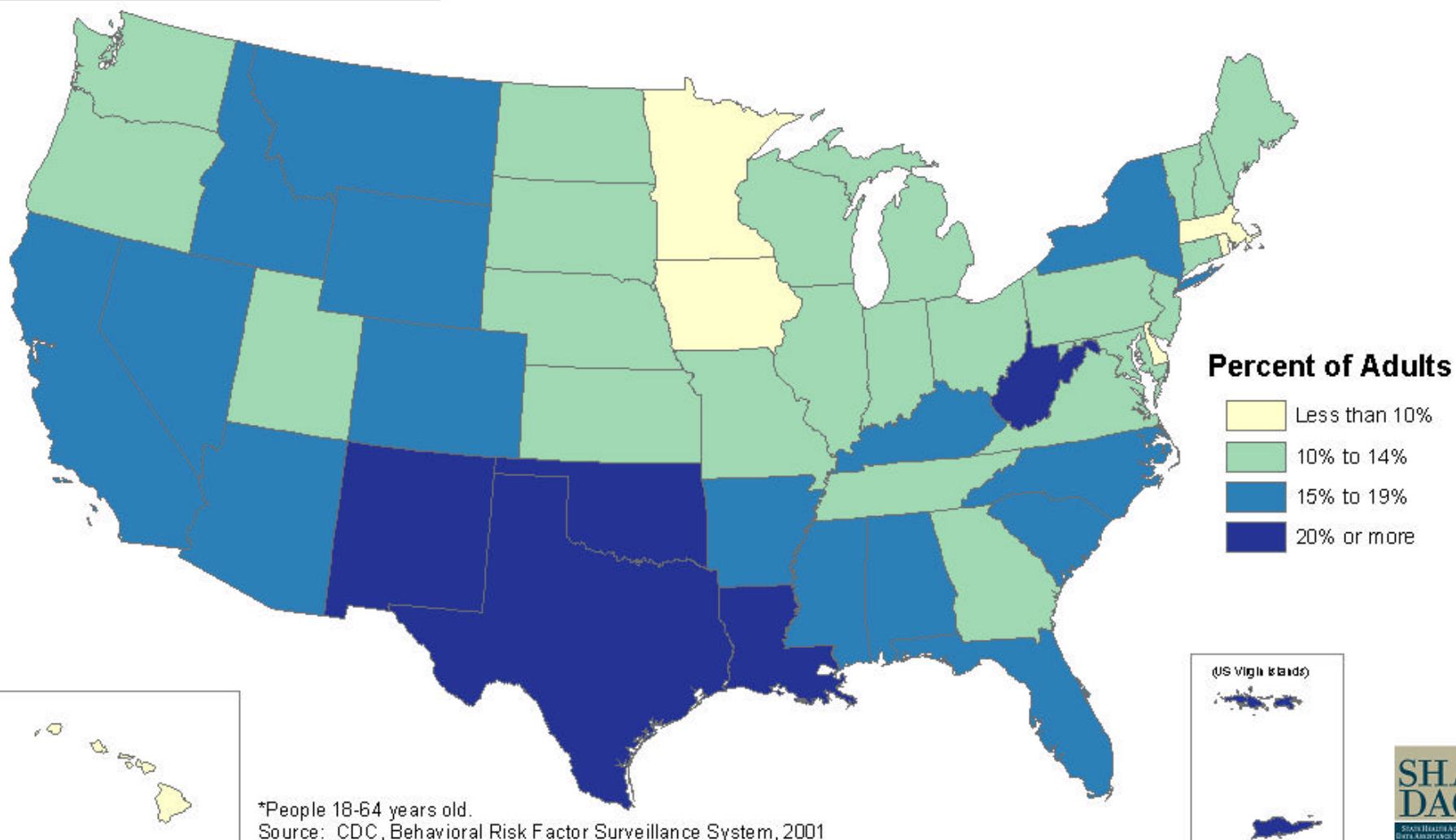
Preliminary May 7, 2003



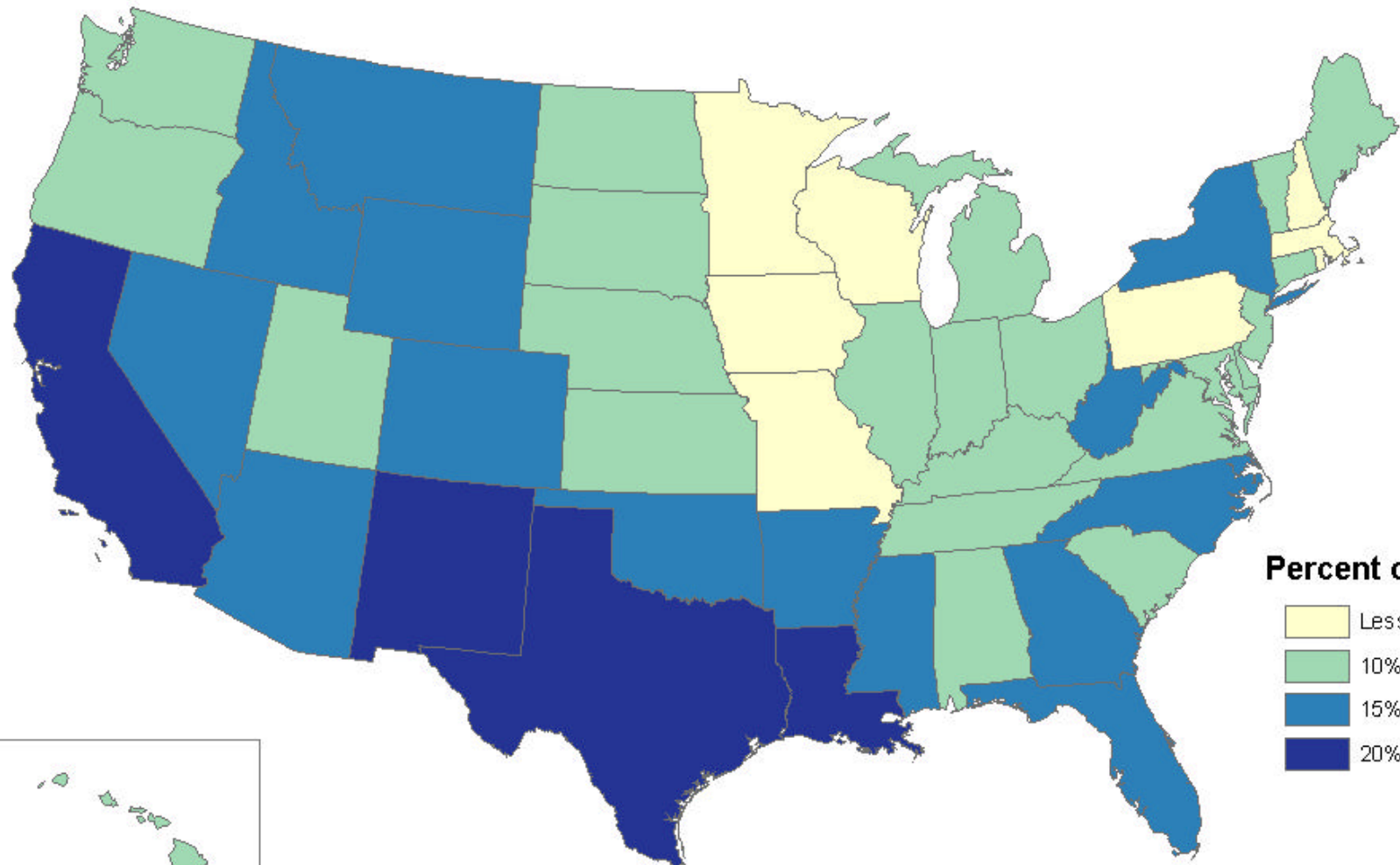
New Survey Estimates Compared to Others

- **Preliminary uninsurance rate for Indiana is 9.4%
(*about 575,000 people*)**
- **Same as the 2000 Indiana Health Insurance Study – 9.4%**
- **Lower than the 2001 Behavioral Risk Factor Surveillance System Survey (BRFSS) – 13.7%**
- **Lower than the 2000-2001 Current Population Survey (CPS) – 11.5%**

Behavioral Risk Factor Surveillance System (BRFSS)



Current Population Survey (CPS)



Source: U.S. Census Bureau, Current Population Survey, 1999, 2000, and 2001 Annual Demographic Supplements.

Some reasons for differences among estimates...

- **Sample selection and size**
 - BRFSS excludes children
 - 2000 Indiana Survey focused on those under 65
- **Survey administration**
 - CPS includes greater use of in-person interviews
- **Definitions of the uninsured**
 - CPS focuses on uninsured for entire year
- **Survey questions**
 - BRFSS doesn't use specific program names
- **Focus of the survey**
 - CPS & BRFSS aren't health insurance surveys

Characteristics of Indiana's Uninsured

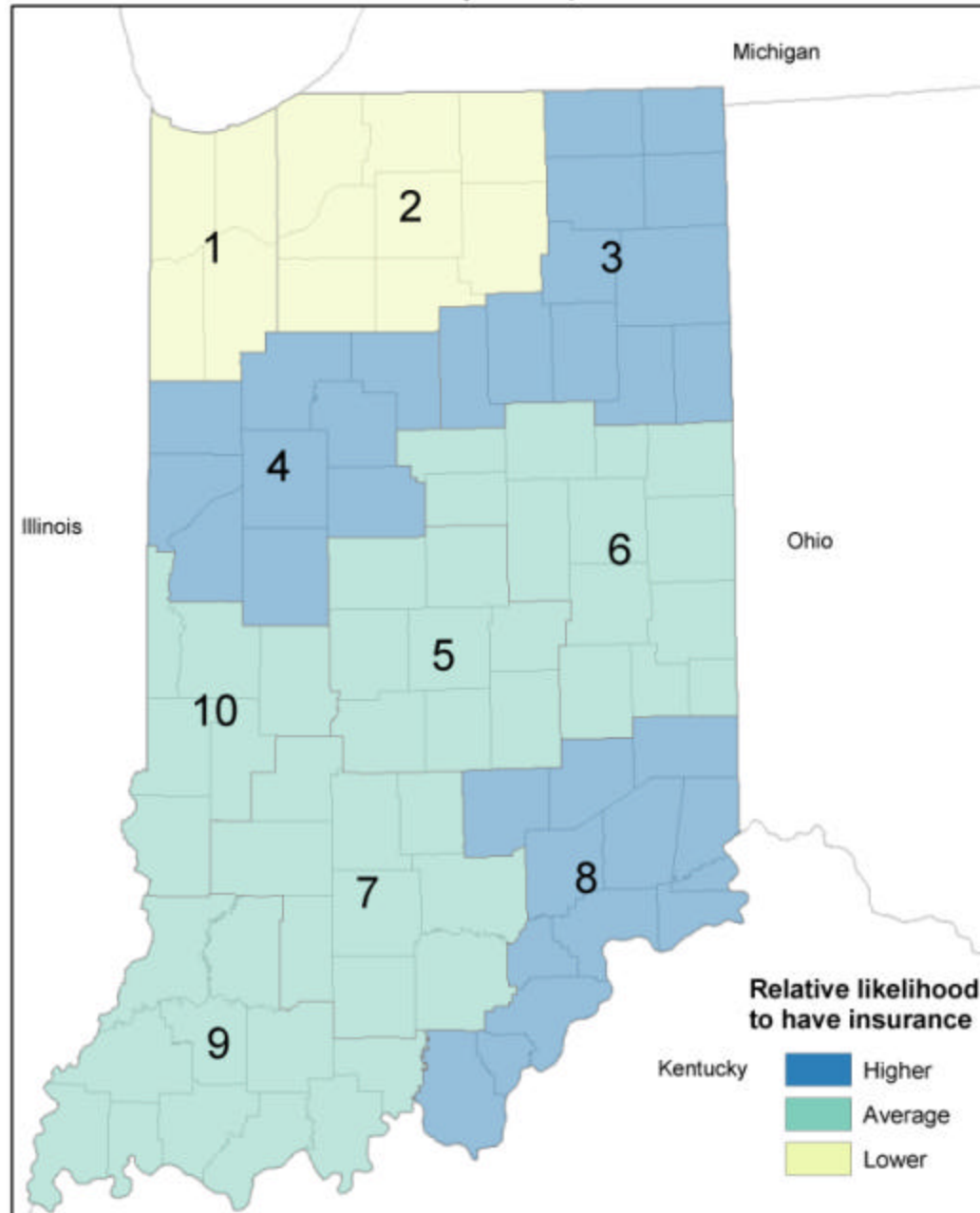
- **Relative to the entire survey population, the uninsured are more likely to be:**
 - Between 19-34 years of age
 - Black or Hispanic
 - Under 185 percent of Federal Poverty Level (FPL)
 - Single
 - Educated at less than a high school level
 - In “fair” rather than “very good/excellent” health

Geographic Distribution of Indiana's Uninsured

- **Relative to survey population, the uninsured are:**
 - More likely to live in Region 1 or Region 2
 - Less likely to live in Regions 3, 4 or 8

Uninsured Population

The Ten County Groups of Indiana

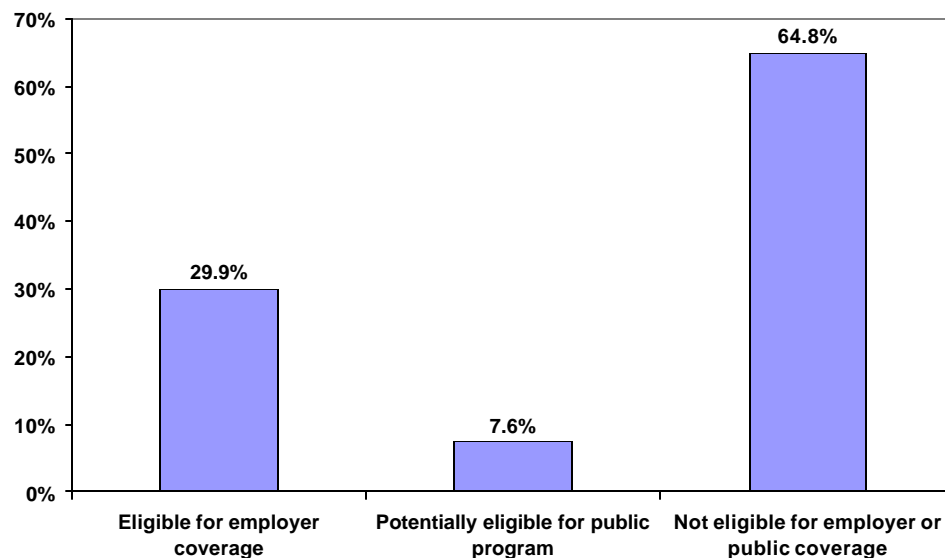


Employment Status of Indiana's Uninsured

- **Relative to the entire survey population, the uninsured are more likely to:**
 - Be unemployed or self-employed
 - Work fewer than 30 hours a week (most work 21 to 30 hrs)
 - Have temporary or seasonal employment
 - Work in very small firms (< 10 employees)

Uninsured People with Potential Access to Coverage

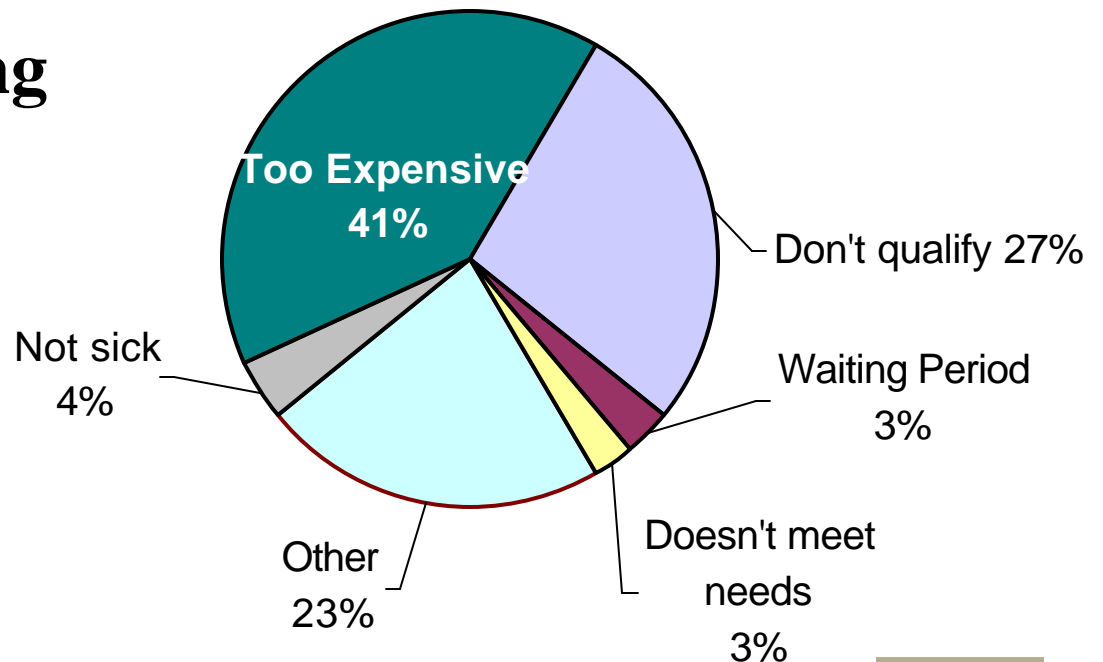
- **Some of the uninsured appear to have potential access to coverage**
 - Nearly 3 in 10 uninsured are eligible for employer coverage
 - Few uninsured are potentially eligible for public health care programs



Uninsured People Who Are Eligible for Employer Coverage: Reasons For Not Enrolling

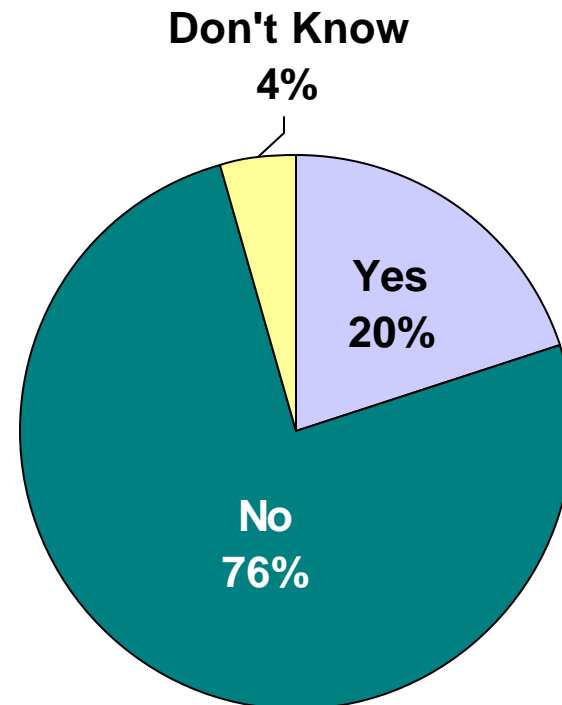
- **Reasons commonly given for not enrolling when eligible:**

- Cost (too expensive)
- Don't qualify – don't work enough hours



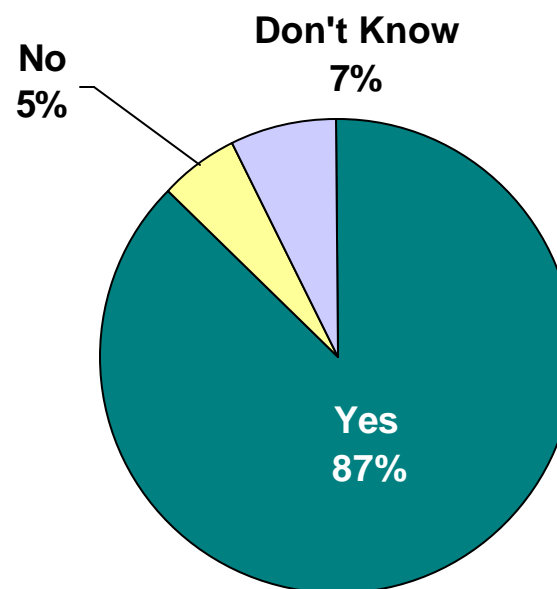
Uninsured People Who Are Potentially Eligible for Public Programs: Knowledge of Public Programs

- The majority (76%) of those who are uninsured and eligible for public coverage have *not* asked about or been told about Indiana's public health care programs.



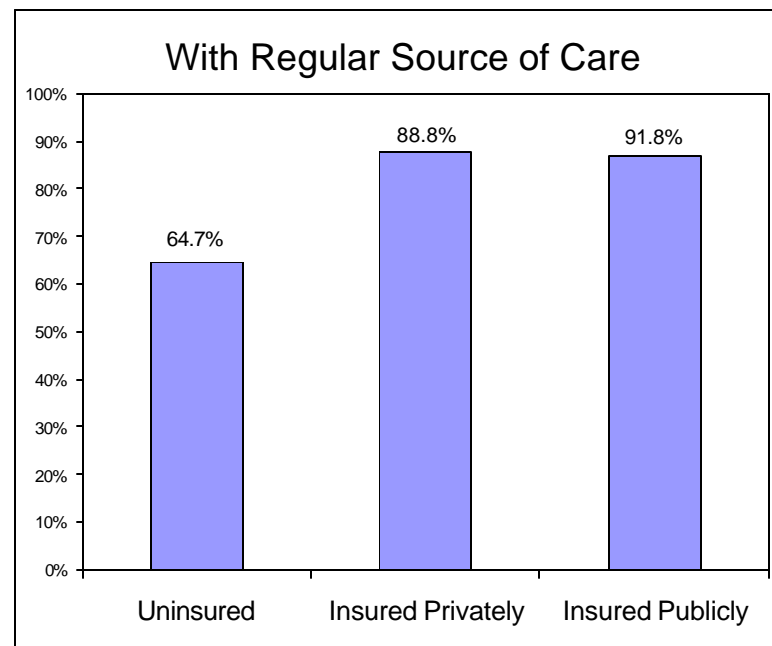
Uninsured People Who Are Potentially Eligible for Public Programs: Willingness to Enroll

- **Uninsured people who are eligible for public coverage would enroll (87%) if provided the opportunity.**



Use of Medical Services Among Indiana's Uninsured

- **Having a regular source of care is an important component of good health**
- **Uninsured people are less likely to have a regular source of care:**
 - Uninsured (65%)
 - Private (89%)
 - Public (92%)



Where do Indiana's Uninsured Go for Health Care?

- Uninsured *more* likely to go to emergency room than public & private
- Uninsured *more* likely to use public health, community, or free clinic – less likely to go to doctor's office

Source	Type of Insurance		
	Uninsured	Public	Private
Emergency Room	10.8%	5.1%	3.2%
Public Health, Community or free clinic	26.1%	16.0%	13.0%
Doctor's Office	60.1%	76.3%	82.7%
Other	3.1%	2.7%	1.0%
TOTAL	100%	100%	100%

Potentially Important Population Groupings

- 19-34 year olds
- People who are Black or Hispanic
- Individuals below 185% FPL
- Rural residents
- Employed individuals working less than 40 hrs/week
- Temporary or seasonal employees
- Employees of micro (<10) employers
- Uninsured with access to employer-sponsored coverage and public coverage

Types of Questions *Not* Answered by the Survey

- Why don't the uninsured participate in programs for which they're eligible?
- What is affordable coverage? What would they be willing to pay?
- What are the features of an adequate, barebones benefit package?

Types of Questions *Not* Answered by the Survey (con't.)

- What influences employers' decisions to offer coverage?
- How do employers make decisions about the coverage they offer to employees?
- What are employers planning to do in this economic downturn and time of increased costs?
- What alternatives might be available to motivate employers to offer and/or contribute to coverage?

Next Steps

- *Again, results are PRELIMINARY and should be interpreted with caution!*
- Data analysis will proceed through May & June
- Draft report on household survey results will be done in June

SHADAC Contact Information

www.shadac.org

2221 University Avenue, Suite 345
Minneapolis Minnesota 55414

(612) 624-4802

Principal Investigator: **Lynn Blewett, Ph.D.** (blewe001@umn.edu)

Co-Principal Investigator: **Kathleen Call, Ph.D.** (callx001@umn.edu)

Center Director: **Kelli Johnson, M.B.A.** (johns706@umn.edu)

Senior Research Associate: **Timothy Beebe, Ph.D.** (beebe002@umn.edu)

Research Associate: **Michael Davern, Ph.D.** (daver004@umn.edu)

